

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicant:	Christopher John Fletcher	Docket No.:	70655.4800
Patent No.:	7,472,827	Issued:	Jan. 6, 2009
Serial No.:	10/711,827	Examiner:	April A. Taylor
Filed:	Oct. 7, 2004	Group Art Unit:	2887
Title:	LIMITED USE PIN SYSTEM AND METHOD	Confirmation No.:	5826

REQUEST FOR CERTIFICATE OF CORRECTION
UNDER 37 C.F.R. § 1.322

Attn: Certificate of Correction Branch
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

Pursuant to 37 C.F.R. §1.322, Patentee hereby requests a Certificate of Correction be issued to correct an error noticed in the issued patent.

Applicants assert that there are errors in Claims 1 and 13. These errors were made by the Office. Applicants' Attorney refers to the Amendment and Reply filed on June 19, 2008 (a copy of which is attached).

Specifically, in Claim 1 the words "one of" in column 29, line 47 should be removed.

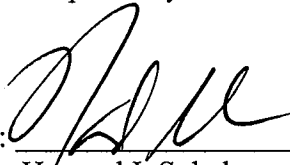
Specifically, in Claim 13 (originally numbered Claim 19) the words "account number and" in column 31, line 28 should be removed.

If the Commissioner for Patents somehow determines it was not an Office error, The Commissioner is hereby authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account No. **19-2814**.

If there are any questions or unresolved issues, the undersigned would welcome a telephone call to the number shown below.

Respectfully submitted,

Dated: 1/29/09

By: 
Howard I. Sobelman
Reg. No. 39,038

SNELL & WILMER L.L.P.
400 E. Van Buren
One Arizona Center
Phoenix, Arizona 85004
Phone: 602-382-6228
Fax: 602-382-6070
Email: hsobelman@swlaw.com

**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**Page 1 of 1

PATENT NO. : 7,472,827

APPLICATION NO.: 10/711,827

ISSUE DATE : Jan. 6, 2009

INVENTOR(S) : Christopher John Fletcher

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

In Column 29, line 47, please delete "one of".

In Column 31, line 28, please delete "account number and".

MAILING ADDRESS OF SENDER (Please do not use customer number below):

Howard I. Sobelman, Snell & Wilmer L.L.P.
One Arizona Center, 400 E. Van Buren, Phoenix, AZ 85004-2202

This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

Electronic Acknowledgement Receipt

EFS ID:	3488964
Application Number:	10711827
International Application Number:	
Confirmation Number:	5826
Title of Invention:	LIMITED USE PIN SYSTEM AND METHOD
First Named Inventor/Applicant Name:	Christopher John Fletcher
Customer Number:	66170
Filer:	Howard I. Sobelman/Debbie Mier
Filer Authorized By:	Howard I. Sobelman
Attorney Docket Number:	70655.4800
Receipt Date:	19-JUN-2008
Filing Date:	07-OCT-2004
Time Stamp:	19:33:30
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$ 130
RAM confirmation Number	4052
Deposit Account	192814
Authorized User	
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees) Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1		706554800rfoa.PDF	627472 0702d4e9652f38f3a7385cd2678fd473b5e17067	yes	13

Multipart Description/PDF files in .zip description

Document Description	Start	End
Amendment After Final	1	1
Claims	2	8
Applicant Arguments/Remarks Made in an Amendment	9	11
Terminal Disclaimer Filed	12	13

Warnings:**Information:**

2	Fee Worksheet (PTO-06)	fee-info.pdf	8150 47aec9e3f5f7aae52c407541fe45758912f9677a	no	2
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Warnings:**Information:**

Total Files Size (in bytes):	635622
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This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

Acknowledgement Receipt

The USPTO has received your submission at **19:33:30** Eastern Time on **19-JUN-2008** by Deposit Account: 192814.

\$ **130** fee paid by e-Filer via *RAM* with Confirmation Number: 4052.

You have also pre-authorized the following payments from your USPTO Deposit Account:

Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

eFiled Application Information

EFS ID	3488964
Application Number	10711827
Confirmation Number	5826
Title	LIMITED USE PIN SYSTEM AND METHOD
First Named Inventor	Christopher John Fletcher
Customer Number or Correspondence Address	66170
Filed By	Howard I. Sobelman/Debbie Mier
Attorney Docket Number	70655.4800
Filing Date	07-OCT-2004
Receipt Date	19-JUN-2008
Application Type	Utility under 35 USC 111 (a)

Application Details

Submitted Files	Page Count	Document Description	File Size	Warnings
706554800rfoa.PDF	13		627472 bytes	◆ PASS
		Document Description	Page Start	Page End
		Amendment After Final	1	1
		Claims	2	8
		Applicant Arguments/Remarks Made in an Amendment	9	11
		Terminal Disclaimer Filed	12	13
fee-info.pdf	2	Fee Worksheet (PTO-06)	8150 bytes	◆ PASS

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date

shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

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- *Send general questions about USPTO programs to the [USPTO Contact Center \(UCC\)](#).*
- *If you experience technical difficulties or problems with this application, please report them via e-mail to [Electronic Business Support](#) or call 1 800-786-9199.*

Electronic Patent Application Fee Transmittal

Application Number:	10711827			
Filing Date:	07-Oct-2004			
Title of Invention:	LIMITED USE PIN SYSTEM AND METHOD			
First Named Inventor/Applicant Name:	Christopher John Fletcher			
Filer:	Howard I. Sobelman/Debbie Mier			
Attorney Docket Number:	70655.4800			
Filed as Large Entity				
Utility Filing Fees				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Statutory disclaimer	1814	1	130	130
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Miscellaneous:				
Total in USD (\$)				130

OK TO FILE: 

DATE: 6/19/08

FILED VIA EFS WEB

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor:	Christopher John Fletcher	Docket No.:	70655.4800
Serial No.:	10/711,827	Group Art Unit:	2887
Filing Date:	October 7, 2004	Examiner:	Taylor, April Alicia
Title:	LIMITED USE PIN SYSTEM AND METHOD	Confirmation No.:	5826

AMENDMENT AND REPLY

Mail Stop AF
Commissioner For Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated April 16, 2008, of which this Reply is filed within the three month shortened statutory period for reply, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method for facilitating a transaction, comprising:
 - identifying a primary account having an associated account number;
 - generating receiving from at least one of: an RFID transponder and a smartcard a
 - limited use Personal Identification Number (PIN) that is configured to facilitate a transaction;
 - associating the limited use PIN with the primary account;
 - associating the limited use PIN with a notification response, wherein the notification
 - response is associated with a notification response rule relating to who to notify if the limited
 - use PIN is used;
 - associating the limited use PIN with an emergency response, wherein the emergency
 - response is associated with an emergency response rule relating to an emergency entity to
 - notify if the limited use PIN is used;
 - issuing the limited use PIN to a first party to facilitate a transaction with a second party,
 - wherein the limited use PIN is configured to be immediately usable for facilitating the
 - transaction with the second party;
 - receiving transaction information from the second party for authorization, wherein the
 - transaction information includes the ~~account number~~ and limited use PIN;
 - forwarding the transaction information to a card authorization system for authorization
 - processing;
 - processing the transaction information with the card authorization system, wherein the
 - card authorization system determines whether the transaction information includes the limited
 - use PIN and interfaces with a limited use PIN system to determine whether authorization is
 - appropriate, wherein authorization determination includes:
 - receiving account information associated with the account number; and
 - determining whether conditions-of-use parameters associated with the limited
 - use PIN are satisfied, the conditions-of-use parameters defining at least a predetermined
 - restriction on use of the limited use PIN; and,
 - acquiring, from a database, the notification response rule corresponding to the
 - limited use PIN;

issuing said the notification response in accordance with said notification response rule;
acquiring, from the database, the emergency response rule corresponding to the limited use PIN;
issuing the emergency response in accordance with the emergency response rule;
returning an appropriate approval code to the second party, ~~when~~ if conditions of use parameters associated with the limited use PIN and the primary account are satisfied; and
declining the authorization request ~~when~~ if either the conditions associated with ~~at least one of~~ the primary account and the limited use PIN are not satisfied.

Claim 2 (canceled)

3. (previously presented) The method of claim 1, further comprising allowing the first party to select and define the conditions-of-use parameters, wherein the parameters place limits on how the limited use PIN may be used.
4. (original) The method of claim 3, further comprising associating the conditions-of-use parameters with the limited use PIN.
5. (previously presented) The method of claim 4, further comprising the step of storing the condition of use parameters in one or more account database fields associated with the limited use PIN.
6. (previously presented) The method of claim 5, wherein said steps of selecting and defining the conditions of use parameters comprise selecting and defining at least one of: a limited use PIN credit limit, limiting use of a limited use PIN on account balance availability, a limited use PIN expiration date, a predetermined number of transactions before the limited use PIN is declined, limiting use of a limited use PIN to a specified dollar amount per transaction, limiting use of a limited use PIN to a total dollar amount for pro-designated number of transactions, whether a limited use PIN can be used to earn loyalty points, whether a limited use PIN can be used to redeem loyalty points, limiting use of a limited use PIN to a maximum dollar amount per month, use of a limited use PIN for a specified

merchant only, restricting use of a limited use PIN to a specified user, and specifying that all online transactions be performed using only a limited use PIN.

7. (previously presented) The method of claim 6, wherein the conditions of use parameters comprise a notification response, wherein the notification response comprise notifying a third party whenever the limited use PIN is used.

Claims 8-10 (canceled).

11. (currently amended) The method of claim 7, wherein said steps of determining ~~when~~ if conditions of use associated with the primary account and limited use PIN are satisfied, comprises determining ~~when~~ if at least one of the following conditions of use are satisfied: a limited use PIN credit limit, a limited use PIN account balance availability, a limited use PIN expiration date, a predetermined number of transactions before the limited use PIN is declined, limiting the use of a limited use PIN to a specified dollar amount per transaction, limiting the use of a limited use PIN to a total dollar amount for pro-designated number of transactions, whether a limited use PIN can be used to earn loyalty points, whether a limited use PIN can be used to redeem loyalty points, limiting the use of a limited use PIN to a maximum dollar amount per month, use of a limited use PIN for a specified merchant only, restricting use of a limited use PIN to a specified user, and specifying that all online transactions be performed using only a limited use PIN.

12. (previously presented) The method of claim 1, further comprising:
receiving transaction settlement information from the second party, wherein the transaction was facilitated using the limited use PIN;
identifying the transaction settlement information as a transaction involving the limited use PIN;
verifying that the limited use PIN is a valid number;
capturing the transaction settlement information in a financial capture system; and
causing the second party to be paid.

13. (currently amended) The method of claim 12, further comprising the steps of:
identifying the primary account that is associated with the limited use PIN;

replacing the limited use PIN with the primary account ~~PIN~~ number;
processing the transaction settlement information in an accounts receivable system; and
generating a billing statement that includes at least the primary account number.

14. (currently amended) The method of claim 13, further comprising the steps of comparing the transaction settlement information with conditions of use parameters associated with the limited use PIN to determine ~~when~~ if the conditions of use have been satisfied.

Claim 15. (canceled)

16. (previously presented) The method of claim 14, further comprising the step of receiving from the second party a settlement request for payment of a transaction involving the limited use PIN wherein the second party is paid when the limited use PIN is valid.

17. (currently amended) A method of claim 16, further comprising the steps of:
 routing the second party settlement request for payment to a financial capture system;
 creating an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing; and
 creating an accounts receivable file and routing the accounts receivable file to a service that retrieves the associated primary account number and replaces the limited use PIN with the primary account ~~PIN~~ number and forwards the resulting accounts receivable file to an accounts receivable system to generate the first party billing statement.

Claim 18. (canceled)

19. (currently amended) A method for facilitating a transaction comprising the steps of:
 registering with a card provider to use a transaction system;
 logging-in to the card provider's transaction system by providing authenticating information, and causing said card provider to verify that a first party is a registered and authorized user;
 designating a transaction account as a primary account, wherein said primary account is a non-currency based account and is associated with an account number;

~~requesting a limited use PIN from the card provider, causing at least one of: an RFID transponder and a smartcard~~ ~~the card provider~~ to generate a limited use PIN;
causing said limited use PIN to be sent to said card provider, wherein said card provider associates said ~~and to associate the limited use PIN with the previously selected said designated~~
~~at least one~~ primary account;
selecting conditions of use parameters to be associated with the limited use PIN;
associating said limited use PIN with a notification response, wherein said notification response is associated with a notification response rule relating to who to notify if said limited use PIN is used;
associating said limited use PIN with an emergency response, wherein said emergency response is associated with an emergency response rule relating to an emergency entity to notify if said limited use PIN is used;
receiving the limited use PIN from the card provider;
providing the ~~account number and~~ limited use PIN to a second party to facilitate a transaction.

Claims 20-21. (canceled)

22. (original) The method of claim 19, further comprising the step of defining conditions of use parameters to be associated with the limited use PIN.

23. (previously presented) The method of claim 22, wherein the steps occur online.

Claim 24 (canceled)

25. (currently amended) The method of claim 23, wherein said ~~at least one~~ primary account is associated with an electronic line of credit system.

26. (previously presented) The method of claim 25, further comprising the step of disputing a charge for a transaction involving a limited use PIN , and causing the card provider to charge back the charge to the second party.

Claim 27. (canceled)

28. (previously presented) The method of claim 26, wherein the step of generating the limited use PIN comprises

- receiving a primary account number from the first party to initiate a transaction;
- sending the primary account number to a card provider during a card authorization process, requesting that the card provider generate and return a limited use PIN that is associated with the primary account number; and
- receiving from the card provider the limited use PIN associated with the primary account, wherein the limited use PIN is then used to facilitate a transaction settlement.

29. (previously presented) The method of claim 28, wherein the step of generating the limited use PIN comprises

- receiving a primary account number from a first party to initiate a transaction;
- sending the primary account number to a card provider, requesting that the card provider generate and return the limited use PIN that is associated with the primary account number;
- receiving from the card provider the limited use PIN associated with the primary account, wherein the limited use PIN is then used to facilitate a transaction settlement;
- and
- purging the primary account number from the second party's records and replacing with the associated limited use PIN.

30. (previously presented) The method of claim 29, wherein the step of generating the limited use PIN comprises:

- receiving a primary account number from a first party to initiate a transaction;
- sending the primary account number to a card provider, requesting that the card provider generate and return information that is associated with the primary account number;
- receiving from the card provider information associated with the primary account, wherein the information is then used to facilitate a transaction settlement; and

purging the primary account number from the second party's records and replacing with the associated information.

Claim 31 (canceled)

32. (currently amended) The method of claim 30, wherein said ~~at least one~~ primary account is a line of credit account.

REMARKS

Applicants reply to the Final Office Action dated April 16, 2008 within the shortened statutory three month period for reply. Applicants request an Advisory Action, if necessary. Claims 1-7, 9-17, 19-23, 25, 26, 28-30 and 32 were pending in the application and the Examiner objects to claims 1-7, 9-17, 19-23, 25, 26, 28-30 and 32. Applicants cancel claim 2 without prejudice to filing one or more claims disclosing similar subject matter. Reconsideration of the pending claims is requested. The amendments are adequately supported in the originally-filed specification, drawings and claims. **Specifically, support for the newly added limitations may be found in, for example, paragraphs 0072 (RFID device generation of PIN) and 00108 (notification response and emergency response) of the originally filed specification.** No new matter is added in this Reply.

Double Patenting

The Examiner rejects claims 1-17, 11-14, 16, and 17 under the judicially created doctrine of nonstatutory obviousness-type double patenting as being unpatentable over claims 1-15 of U.S. Patent Application No. 11/777,396. Applicants herein submit a terminal disclaimer in compliance with 37 CFR 1.321(c) to overcome the nonstatutory obviousness-type double patenting rejection.

Claim Objections

The Examiner objects to claims 1-7, 11-14, 16, 17, 19, 22, 23, 25, 26, 28-30, and 32 due to informalities. Applicants amend the claims in accordance with the Examiner's suggestions.

The Examiner objects to claim 2 under 37 CFR 1.75(c), as being of improper dependent form for failing to further limit the subject matter of the previous claim. Applicants cancel claim 2, so this rejection is now moot.

Rejection under 35 U.S.C. § 112

The Examiner rejects claims 1-7, 11-14, 16, 17, 19, 22, 23, 25, 26, 28-30, and 32 under 35 U.S.C. § 112, first paragraph, as failing to comply with the written description requirement. The examiner asserts that the claims contain subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the art that the inventors, at the time the application was filed, had possession of the claimed invention.

The Examiner notes that the "amendment now recites 'receiving transaction information from (claim 1) or providing transaction information to (claim 19) the secondary party (merchant) for authorization, wherein the transaction information includes the account number and limited use PIN'

which is not supported in the specification” (Page 6, final paragraph). Applicants amend claims 1 and 19 to clarify that the transaction information includes the limited use PIN.

Rejections Under 35 U.S.C. § 102

The Examiner rejects claims 1-7, 11-14, 16, 17, 19, 22, 23, 25, 26, 28-30, and 32 under 35 U.S.C. § 103(a) as being anticipated by Armes, U.S. Patent Publication No. 2001/0034720. Applicants respectfully traverse the rejection.

Applicants assert that Armes does not disclose or contemplate the patentable features of the present specification such as, for example, paragraphs 0072 (RFID or smartcard device generation of PIN) and 00108 (notification response and emergency response).

Armes generally discloses a transaction number that is associated with a primary account number. Specifically, a requested transaction number of Armes is a randomly generated proxy number that is associated with a transaction card account number. Significantly, Armes discloses that the proxy number is generated by the server, and not by a device that is in possession of the requestor. The proxy number disclosed by Armes is used to facilitate a financial transaction in lieu of the actual account number. In other words, the proxy number is formatted such that it can be processed by a point of sale system in the conventional matter. The proxy number is transmitted from the point of sale system to a card authorization system for authorization of a financial transaction. The card authorization system is able to differentiate a proxy number from a real account number. As such, the card authorization system processes the proxy number differently in that it searches a database on the proxy number to locate a corresponding account number. The account number is then used by the card authorization system to determine whether to approve or decline the financial transaction. The card authorization system further confirms that the financial transaction conforms to the limited use parameters. Based on all conditions being met, the card authorization system sends either an approval or decline message to the point of sale.

Armes further discloses associating limited use parameters with the proxy number. Such limited use parameters may include, for example, limited to a predetermined number of transactions, limited transaction amounts, and the like. While these limits provide some safeguards to help limit fraudulent use or unauthorized use by a relative or employee, it does little to ensure that the a proxy number is being used for its intended purpose. For example, a cardholder may obtain a proxy number for a specific use. However, he subsequently loses the proxy number without realizing it. Another individual locates the proxy number and uses it to make an unauthorized purchase that is within the use parameters that were associated with it. There is no way for the cardholder to realize that the proxy

number has been used until he receives and reviews his credit card statement. In other words, Armes does not include a means for alerting the cardholder at the time of an unauthorized transaction. As such, Armes does not disclose or contemplate the following unique combination of steps, as similarly disclosed by independent claim 1 and 19.

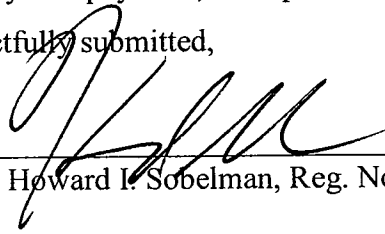
- receiving from at least one of: an RFID transponder and a smartcard a limited use Personal Identification Number (PIN) that is configured to facilitate a transaction associating the limited use PIN with said at least one primary account
- associating the limited use PIN with a notification response, wherein the notification response is associated with a notification response rule relating to who to notify if the limited use PIN is used
- associating the limited use PIN with an emergency response, wherein the emergency response is associated with an emergency response rule relating to an emergency entity to notify if the limited use PIN is used
 - acquiring, from a database, the notification response rules corresponding to the limited use PIN
 - issuing said the notification response in accordance with the notification response rule
 - acquiring, from the database, said emergency response rules corresponding to the limited use PIN
 - issuing the emergency response in accordance with the emergency response rule;
 - returning an approval code to the secondary party, if the conditions-of-use parameters associated with the limited use PIN are satisfied

Applicants assert that dependent claims 3-16, 22, 23, 25, 26, 28-30 and 32 variously depend from independent claims 1 and 19, so claims 3-16, 22, 23, 25, 26, 28-30 and 32 are differentiated from the cited references for at least the same reasons as set forth above, as well as in view of their own respective features.

Applicants submit that the application is now in condition for examination on the merits. Early notification of such action is earnestly solicited. Should the Examiner have any suggestions to place the application in even better condition for allowance, Applicants request that the Examiner contact the undersigned representative at the telephone number listed below. The Commissioner is authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account No. 19-2814.

Respectfully submitted,

Date: June 19, 2008

By: 
Howard I. Sobelman, Reg. No. 39,038

SNELL & WILMER L.L.P.
One Arizona Center
400 East Van Buren
Phoenix, AZ 85004-2202
Phone: (602) 382-6228
Fax: (602) 382-6070
Email: hsobelman@swlaw.com

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventor:	Christopher John Fletcher	Docket No.:	70655.4800
Serial No.:	10/711,827	Group Art Unit:	2887
Filing Date:	October 7, 2004	Examiner:	Taylor, April Alicia
Title:	LIMITED USE PIN SYSTEM AND METHOD	Confirmation No.:	5826

***TERMINAL DISCLAIMER TO OBLVATE A DOUBLE PATENTING REJECTION
OVER A PENDING "REFERENCE" APPLICATION***

Mail Stop AF
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

The owner, American Express Travel Related Services Company, Inc., of 100% interest in the instant application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application which would extend beyond the expiration date of the full statutory term of any patent granted on pending reference Application No. 11/777,396 as such term is defined in 35 U.S.C. 154 and 173, and as the term of any patent granted on said reference application may be shortened by any terminal disclaimer filed prior to the grant of any patent on the pending reference applications. The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and any patent granted on the reference applications are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.

In making the above disclaimer, the owner does not disclaim the terminal part of any patent granted on the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. 154 and 173 of any patent granted on said reference

applications "as the term of any patent granted on said reference application may be shortened by any terminal disclaimer filed prior to the grant of any patent on the pending reference application," in the event that: any such patent: granted on the pending reference applications: expires for failure to pay a maintenance fee, is held unenforceable, is found invalid by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321, has all claims canceled by a reexamination certificate, is reissued, or is in any manner terminated prior to the expiration of its full statutory term as shortened by any terminal disclaimer filed prior to its grant.

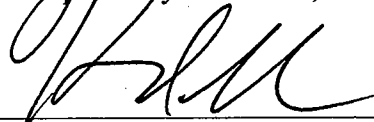
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

The undersigned is an attorney of record. Reg. No. 39,038.

The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**.

The Terminal Disclaimer fee under 37 CFR 1.20(d) is included.

Respectfully submitted,



Dated: June 19, 2008

By: _____
Howard I. Sobelman
Reg. No. 39,038

SNELL & WILMER L.L.P.
400 East Van Buren
One Arizona Center
Phoenix, Arizona 85004-2202
Telephone: (602) 382-6228
Facsimile: (602) 382-6070
Email: hsobelman@swlaw.com